

Exhibit D



Korde & Associates, P.C.
Attorneys at Law

707 Sable Oaks Dr., Suite 250
South Portland, Maine 04106
Tel: (207) 775-6223 • Fax: (207) 775-6995

Serving the States of:

- Connecticut
- Maine
- Massachusetts
- New Hampshire
- Rhode Island

December 12, 2022

Constance Boardman
45 Drummond Point
Bath, ME 04530

CERTIFIED MAIL, RETURN
RECEIPT REQUESTED AND
FIRST CLASS MAIL, POSTAGE
PRE-PAID

NOTICE OF DEFAULT

Re: \$373,350.00 Promissory Note and Mortgage dated March 4, 2005
45 Drummond Point, Bath, ME 04530
Our File No: [REDACTED]

Dear Sir/Madam:

This office represents Longbridge Financial, LLC ("Holder"), the current holder of the following loan documents: (i) Promissory Note dated March 4, 2005 between Financial Freedom Senior Funding Corporation, a Subsidiary of IndyMac Bank, F.S.B. as lender and Constance Boardman as borrower in the original principal amount of \$373,350.00 (the "Note"), and (ii) Mortgage securing repayment of the Note given by Constance Boardman to Financial Freedom Senior Funding Corporation, a Subsidiary of IndyMac Bank, F.S.B. dated March 4, 2005 and recorded in the Sagadahoc County Registry of Deeds in Book 2537, Page 121 (the "Mortgage"). The Note and Mortgage are serviced by Compu-Link Corporation d/b/a Celink ("Servicer") which is authorized to act and accept payments on behalf of the Holder. The Note and Mortgage are collectively referred to herein as the "Loan Documents."

Please be advised that you are in default of the terms of the Loan Documents. The reason for your default is that the property has ceased to be your primary residence and is not the principal residence of at least one other borrower.

The following amounts are past due as of December 12, 2022:

| | |
|-------------------|--------------|
| Principal Balance | \$167,851.94 |
| Accrued Interest | \$25,246.01 |
| Inspection Fees | \$100.00 |

Hours of Operation: 8:30am – 5:30pm, EST Monday thru Friday
www.LOGS.com/korde

Page 1 of 3

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

| | |
|-----------------------|------------|
| Appraisal Fee | \$1,250.00 |
| Attorney's Fees/Costs | \$1,845.00 |
| MIP | \$9,389.63 |
| Service Fees | \$7,490.00 |
| Taxes | \$5,304.00 |

| | |
|--------------------------------------|---------------------|
| TOTAL AMOUNT DUE TO CURE THE DEFAULT | <u>\$218,476.58</u> |
|--------------------------------------|---------------------|

The total amount due to cure the default does not include any amounts that become due after the date of this notice.

You may cure this default by any one of the following methods: (1) re-occupying the property as your primary residence and executing and returning the attached Occupancy Verification Form; (2) pay the balance in full; (3) sell the property for the lesser of the balance or 95% of the appraised value and apply the net proceeds of the sale toward the balance; or (4) provide the Lender with a deed in lieu of foreclosure. The total amount to cure the default is \$218,476.58, as of December 12, 2022.

You have the right to cure this default by making full payment of all amounts that are due as set forth above within 35 days from the date this notice is given. If you do not cure the default, all sums due under the Loan Documents may be declared accelerated and immediately payable in full without further demand, and the mortgage holder or another person or entity may acquire the subject property by means of foreclosure and sale. If you meet the conditions stated in the Mortgage, you will have the right to have the enforcement of the Mortgage discontinued and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

Said funds must be in the form of a **bank or certified check** made payable to **Compu-Link Corporation d/b/a Celink** and delivered to Korde & Associates, P.C., 707 Sable Oaks Dr., Suite 250, South Portland, ME 04106.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Loan Documents and to assert the nonexistence of a default or any other defense to acceleration and foreclosure. Where Court supervised mediation is available, you may request mediation to explore options for avoiding foreclosure judgment. If the Loan Documents so provide, you may also have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the Loan Documents; 3) pay all of lender's reasonable expenses in enforcing the Loan Documents including, for example, reasonable attorney's fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the

subject property, lender's rights under the Loan Documents, and your obligations under the Loan Documents remain unchanged.

You may have options other than foreclosure. You may discuss available options with the Holder or Servicer or a counselor approved by the United States Department of Housing and Urban Development ("HUD"), and you are encouraged to explore available options prior to the end of your right-to-cure period. If you are in need of financial advice, you may contact a HUD approved housing counseling agency. These agencies provide experienced home ownership counseling at no charge to you. For more information regarding the agencies in your area, call 1-800-569-4287. We have also attached a list including the name, address, telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers.

If you wish to modify the terms of the loan, you may discuss whether this option is available by contacting:

Compu-Link Corporation d/b/a Celink
101 West Louis Henna Blvd.
Suite 450
Austin, TX 78728
1-800-441-4428
lmrequest@reversedepartment.com

If you have been previously discharged from personal liability for the obligations secured by the mortgage as a result of a bankruptcy proceeding, this letter is given to you not for the purpose of demanding payment, but to advise you of the consequences of non-payment, specifically the foreclosure of the mortgage.

If you have any questions concerning the above, please contact us at the above address.

Very truly yours,

KORDE & ASSOCIATES, P.C.



Korde & Associates, P.C.
Attorneys at Law

707 Sable Oaks Dr., Suite 250
South Portland, Maine 04106
Tel: (207) 775-6223 • Fax: (207) 775-6995

Serving the States of:

- Connecticut
- Maine
- Massachusetts
- New Hampshire
- Rhode Island

OCCUPANCY VERIFICATION

Loan no. [REDACTED]

As a requirement of your reverse mortgage loan, we are required to confirm, on an annual basis, that the property which secures your mortgage is still your primary residence. Please sign where indicated below and return this letter to us in the enclosed envelope or fax it to us at 207-775-6995. If the property is not your primary residence, please provide a written explanation and return it in the envelope provided.

As a reminder, it is your responsibility to advise us of any absences from your property that exceeds two (2) months.

Property Address: 45 Drummond Point, Bath, ME 04530

I (we) hereby certify that I (we) occupy the property noted above as my (our) principal residence.

Warning: Section 1001 of Title 18 of the United States Code makes it a criminal offense to make a willfully false statement or misrepresentation to any department or agency of the United States government as to any matter within its jurisdiction.

Borrower (1) _____ Date _____
Signature Required

Borrower (2) _____ Date _____
Signature Required (if applicable)

If you would like to give permission to us to discuss your account with anyone other than yourself (Son, Daughter, etc.), please complete the section below. Please note that completing this section is optional.

Name _____ Phone Number _____

Address _____

Relationship to Borrower(s) _____

A portion of the Firm's practice includes the collection of debts and any information obtained will be used for that purpose. However, if you (1) did not execute the Promissory Note relating to this mortgage, (2) if you are currently in bankruptcy or (3) have received a discharge in bankruptcy, this communication is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Hours of Operation: 8:30am – 5:30pm, EST Monday thru Friday
www.LOGS.com/korde

Page 1 of 1

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

This listing is current as of **12/11/2022**.

Agencies located in MAINE

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-973-3500

Toll Free:

Fax:

Email: N/A

Address: 262 Harlow St
Bangor, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.penquis.org>

Agency ID: 81649

Agency Name: COASTAL ENTERPRISES, INCORPORATED

Phone: 207-504-5900

Toll Free: 877-340-2649

Fax:

Email: jason.thomas@ceimaine.org

Address: 30 Federal Street
Suite 100
BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English
- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.ceimaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax:

Email: N/A

Address: 20 Godfrey Dr
Orono, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: OWEESTA CORPORATION

Website: <http://www.fourdirectionsmaine.org>

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndigeronlmo@avestahousing.org

Address: 307 Cumberland Avenue
PORTLAND, Maine 04101-4920

Counseling Services: - Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling
- Rental Housing Workshops
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-324-5762

Toll Free:
Fax: 207-490-5026
Email: meaghan.arzberger@yccac.org

Address: 6 Spruce Street
SANFORD, Maine 04073-2917

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.yccac.org>
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419

Toll Free: 800-866-5588

Fax: 207-795-4069

Email: homequest@community-concepts.org

Address: 17 Market Sq
South Paris, Maine 04281-1533

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <https://www.ccmaine.org/>
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 207-859-1500

Toll Free: 800-542-8227

Fax:

Email: housing@kvcap.org

Address: 101 Water St
Waterville, Maine 04901-6339

Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: <http://www.kvcap.org>
Agency ID: 81685



2 Certificate of
Mailing

To pay fee, affix stamp
meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

FROM:

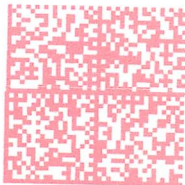
Korde & Associates, P.C.

707 Sable Oaks Drive, Ste. 250

South Portland, ME 04106

TO:

Constance Boardman
45 Drummond Point
Bath, ME 04530



quadrant

CORRECTION
IMI

\$001.65

12/12/2022 ZIP 04106
043M31235438



US POSTAGE

WALZ
CERTIFIED
MAILER®

FROM

WALZ

FORM #35663 VERSION: E 8/17
U.S. MAIL NO. 3,501,830

Case 2:23-cv-00070-JDL Document 1-4 Filed 02/17/23 Page 8 of 9 PageID #: 48

Label #1

Label #2

Label #3

TEAR ALONG THIS LINE

TO:

Constance Boardman
45 Drummond Point
Bath, ME 04530

SENDER: Korde & Associates, P.C.

REFERENCE: Boardman, Constance/CEV
FC01-ME

PS Form 3800, January 2005

| | | |
|------------------------------|----------------------|------|
| RETURN RECEIPT SERVICE | Postage | 0.81 |
| | Certified Fee | 4.00 |
| | Return Receipt Fee | 3.25 |
| | Restricted Delivery | |
| | Total Postage & Fees | 8.06 |

USPS®
Receipt for
Certified Mail®

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

DEC 12 2022

USPS

Label #6

Label #5

Constance Boardman
45 Drummond Point
Bath, ME 04530

FC01-ME

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY

Certified Article Number

9414 7266 9904 2113 7142 13

SENDERS RECORD

Label #4

www.walzgroup.com

WALZ SOLUTIONS:

- WALZ CERTIFIED MAILERS : Patented forms and software to automate your in-house process
- WALZ OUTSOURCING SERVICES :
Comprehensive Outsourcing Solutions for compliant type mailings, utilizing Certified Mail® and First-Class Mail® services
- TRACKRIGHT™ : Tracks USPS® Delivery events, images and updated status
- STORERIGHT: Return Receipt and Unclaimed Mail storage and records management system

- WALZ currently services 34 of the Fortune 100 companies and 86 of the AmLaw 200
- 80% of the top mortgage companies are our clients along with over 3,500 organizations such as government, legal, healthcare, and insurance
- Over the past 30 years, WALZ has created unique Certified Mail solutions for over 300 million mailings

Promotional Code R1

BACK